2012 Financial Planning Workshops

Presented by Hortensia Pérez of ICMA-RC and

Patty Avello-Rodríguez of Nationwide Retirement Solutions

Workshop	Description	Date & Time	Location	Presented By
Rebalance	Gain an understanding of how asset allocation strategies can veer off-track over time and set up a plan to reset it on a regular basis.	Monday January 9, 2012 12 noon to 1p.m.	1 st Floor Conference Room City Hall	Patty Avello- Rodríguez Nationwide
Protecting Your Savings	Saving for retirement is critical – after all, the money you have worked hard to save is likely to be an important source of income. But protecting it isn't always easy, especially soon before and during retirement. This seminar will help you uncover the key risks that can impact your income and also provide you with ways to help manage them.	Tuesday January 24, 2012 12 noon to 1p.m.	1 st Floor Conference Room City Hall	Hortensia Pérez ICMA-RC
Dollar Cost Averaging	Focus on the concept of investing in a set dollar amount in regular increments to potentially maximize returns over the long haul.	Monday February 13, 2012 12 noon to 1p.m.	1 st Floor Conference Room City Hall	Patty Avello- Rodríguez Nationwide

Workshop	Description	Date & Time	Location	Presented By
Turning Retirement Assets into Retirement Security	You've planned, you've saved, now what? You need to turn what you've saved into retirement security, including meeting your essential expenses for life and providing for loved ones, while also spending enough to enjoy retirement. We'll explore strategies to help you manage investment and withdrawal risk.	Monday February 27, 2012 12 noon to 1p.m.	1 st Floor Conference Room City Hall	Hortensia Pérez ICMA-RC
Types of Risk	Learn the basics about the types of investment risk: market, inflation and longevity.	Monday March 12, 2012 12 noon to 1p.m.	1 st Floor Conference Room City Hall	Patty Avello- Rodríguez Nationwide
Getting the Most from Your DROP & ICMA-RC: Retirement Income Planning for Public Safety Employees	Retirement income planning for Public Safety Employees is unique because of their tendency to retire early. An even longer retirement than normal is a real possibility. That has perks but also potential pitfalls. Building adequate savings to go with a pension, and possibly Social Security, is important for flexibility and liquidity. Discover how a DROP and ICMA-RC can help!	Monday March 19, 2012 12 noon to 1p.m.	1 st Floor Conference Room City Hall	Hortensia Pérez ICMA-RC
Investing	Learn to recognize the differences between various types of investments and why it's important to invest your money.	Monday April 9, 2012 12 noon to 1p.m.	1 st Floor Conference Room City Hall	Patty Avello- Rodriguez Nationwide

Workshop	Description	Date & Time	Location	Presented By
Importance of Financial Planning	An overview of how financial planning can help individuals meet their overall personal financial goals and a summary of available ICMA-RC financial plans.	Wednesday April 18, 2012 12 noon to 1p.m.	1 st Floor Conference Room City Hall	Hortensia Pérez ICMA-RC
Asset Allocation	Learn how to mix and match among the various investment options to control your portfolio's risk level.	Monday May 14, 2012 12 noon to 1p.m.	1 st Floor Conference Room City Hall	Patty Avello- Rodríguez Nationwide
The Current Environment – What to Consider Now	Investing is challenging enough, but then how do you make sense of current market and economic conditions and their effect on your overall finances? This presentation serves as a starting point to discuss your concerns and keep you on track towards meeting your goals, regardless of current financial events.	Monday May 21, 2012 12 noon to 1p.m.	1 st Floor Conference Room City Hall	Hortensia Pérez ICMA-RC
Debt	Understand the true cost of debt and keys to using credit wisely; learn how debt reduction can help lead to extra money to invest for retirement.	Monday June 11, 2012 12 noon to 1p.m.	1 st Floor Conference Room City Hall	Patty Avello- Rodriguez Nationwide

Workshop	Description	Date & Time	Location	Presented By
Why a Roth IRA	A Roth IRA is a tax-advantaged savings vehicle that may nicely compliment your employer retirement plan. It can help you meet a variety of savings goals through its flexible rules and potential for tax-free earnings.	Wednesday June 13, 2012 12 noon to 1p.m.	1 st Floor Conference Room City Hall	Hortensia Pérez ICMA-RC

To register, please complete the attached enrollment form and forward it to:

Frank Estévez, Human Resources 3rd Floor City Hall

no later than the workday prior to the workshop which you have selected. Seminar attendance is limited to the first 30 employees to reply.

2012 Financial Planning Workshop Enrollment Form

	Employee Name:	
Department:		
	Extension or Contact #:	
	oll me in the following workshop(s): o the left of the desired workshop(s).	
	Rebalance, January 19, 2012	
	Protecting Your Savings, January 24, 2012	
	Dollar Cost Averaging, February 13, 2012	
	Turning Retirement Assets into Retirement Security, February 27, 2012	
	Types of Risk, March 12, 2012	
	Getting the Most from Your DROP, March 19, 2012	
	Investing, April 9, 2012	
	Importance of Financial Planning, April 18, 2012	
	Asset Allocation, May 14, 2012	
	The Current Environment – What to Consider Now, May 21, 2012	
	Debt, June 11, 2012	
	Why a Roth IRA?, June 13, 2012	

A confirmation notice will be provided.